

**Information to identify the case:**

Debtor 1	<u>Shirley Ann Sadusk</u>	Social Security number or ITIN	xxx-xx-3179
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-22831-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shirley Ann Sadusk

11/9/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Shirley Ann Sadusk  
Debtor

Case No. 18-22831-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 09, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2021:

Recip ID	Recipient Name and Address
db	+ Shirley Ann Sadusk, 15 C Yorkshire Court, Manchester Township, NJ 08759-4539
517611296	+ Ambulatory Surgery Center of New Jersey, PO Box 65020 Connect One, Newark, NJ 07101-8072
517611302	+ Orthopaedic Institute of Central Jersey, 226 Route 37 West, Toms River, NJ 08755-8047
517611304	State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245
517611310	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 09 2021 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 09 2021 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517611295	+ Email/Text: backoffice@affirm.com	Nov 09 2021 20:42:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
517611297	+ EDI: CAPITALONE.COM	Nov 10 2021 01:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517699163	EDI: CAPITALONE.COM	Nov 10 2021 01:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517611298	+ EDI: CITICORP.COM	Nov 10 2021 01:28:00	Cbusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517611299	+ EDI: CITICORP.COM	Nov 10 2021 01:28:00	Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517611300	EDI: WFNNB.COM	Nov 10 2021 01:28:00	Comenity Bank/Woman Within, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
517611301	EDI: IRS.COM	Nov 10 2021 01:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517727148	EDI: PRA.COM	Nov 10 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Ashley Homestore, POB 41067, Norfolk VA 23541
517727095	EDI: PRA.COM	Nov 10 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517721882	EDI: Q3G.COM	Nov 10 2021 01:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517611303	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 09 2021 20:42:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573

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User: admin

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Date Rcvd: Nov 09, 2021

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517687247	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 09 2021 20:42:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517611305	+ EDI: RMSC.COM	Nov 10 2021 01:28:00	Syncb/Ashley Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517616839	+ EDI: RMSC.COM	Nov 10 2021 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517611306	+ EDI: RMSC.COM	Nov 10 2021 01:28:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
517611307	+ EDI: RMSC.COM	Nov 10 2021 01:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517611308	+ EDI: RMSC.COM	Nov 10 2021 01:28:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517611309	+ EDI: RMSC.COM	Nov 10 2021 01:28:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517634095	Email/Text: bankruptcytn@wakeassoc.com	Nov 09 2021 20:41:00	AMBULATORY SURGICAL CENTER OF NEW JERSEY, WAKEFIELD AND ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250
517697619	EDI: WFFC.COM	Nov 10 2021 01:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517664326	EDI: WFFC.COM	Nov 10 2021 01:28:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517611311	+ EDI: WFFC.COM	Nov 10 2021 01:28:00	Wf/fmg, Po Box 14517, Des Moines, IA 50306-3517
517725680	EDI: ECAST.COM	Nov 10 2021 01:28:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

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Date Rcvd: Nov 09, 2021

Form ID: 3180W

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Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr.

on behalf of Debtor Shirley Ann Sadusk court docs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 6